

Proposed NU Business Name: RISHA PEYERA BAGAN



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAZMUL SHARKAR
Age	:	10-03-1986(31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brother 1 Sister
Address	:	Vill: Kamar khali P.O: Pirgacha Thana: Bagmara Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. REJIYA BIBI
(iii) Father's name	:	LET.SHIRAJ SHARKAR
(iv) GB member's info	:	Branch: Sripur,Bagmara, Centre # 2(Female), Member ID:6503/5 Group No:10 Member since: 25-03-2005(12Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT:22000, Outstanding loan: BDT: 14256
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes
Business Experiences and Training Info	:	06 years experience in running business. 06 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725194633
Mother's Contact No.	:	01792900532
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REJIYA BIBI joined Grameen Bank since 12 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

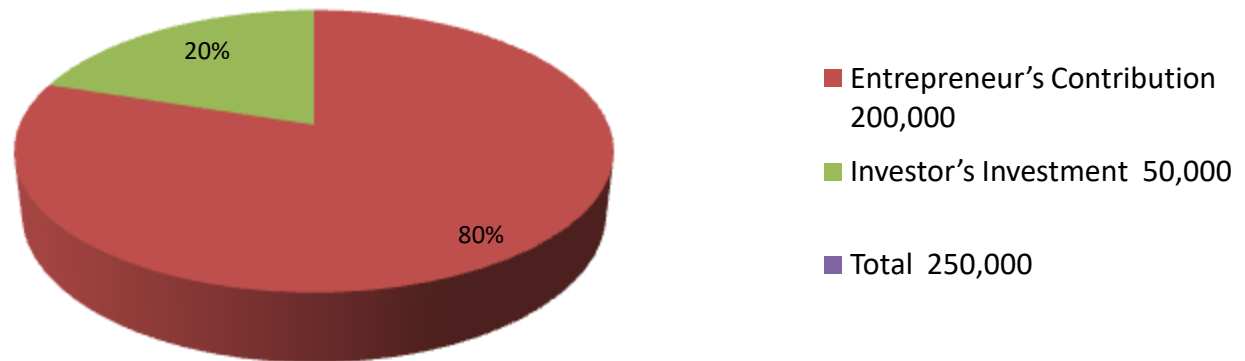
Proposed Nobin Udyokta Business Info

Business Name	:	RISHA PEYERA BAGAN
Location	:	Taherpur.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	120 shotangsho
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Guava tree .▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Vabaniganj.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Guava Tree	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Guava Tree	1650	49500	594000
Total Variable Expense	1650	49500	594000
Contributon Margin (CM) [C=(A-B)]	550	16500	198000
Less Fixed Expense			
Rent		1250	15000
Electric Bill		0	0
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
pestisides		3000	36000
Generator		0	0
Mobile Bill		250	3000
Total Fixed Cost (D)		11500	138000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Guava Tree			200,000			50,000	250,000
			0			0	0
			0			0	0
			0			0	0
						0	0
	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Guava Tree	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Guava Tree	2025	60750	729000	765450	803723
Total Variable Expense	2025	60750	729000	765450	803723
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		1250	15000	15000	15000
Electric Bill		0	0	300	600
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		3000	36000	36000	36000
Generator		0	0	0	0
Mobil Bill		250	3000	3100	3200
Total Fixed Cost (D)		11500	138000	139600	141260
Net Profit (E)= [C-D]		8750	105000	110250	115763
Investment Pay Back			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,000	110250	115762.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85000	175250
	Total Cash Inflow	155,000	195,250	291,013
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	85,000	175,250	271,013

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE